

21 December 2023

Dear Shareholder,

IOUpay Limited ACN 091 192 871 (the **Company**) advises shareholders it will be convening its 2023 Annual General Meeting (**AGM**) at 10am AEDT on Wednesday, 24 January 2024.

The meeting will be held at Level 14, 60 Martin Place, Sydney NSW 2000.

Shareholders are strongly encouraged to lodge their proxy vote by 10am AEDT on 22 January 2024 (**Proxy Deadline**) and in accordance with the instructions set out on the Proxy Form.

The Notice of Meeting and Explanatory Statement is now available for download at:

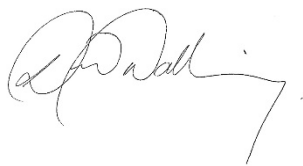
- <https://www.asx.com.au/> or
- from the Company's website <https://www.iou-pay.com>.

If you are unable to attend, you may wish to email any questions you want answered at the AGM by emailing them to: enquiries@ioupay.com on or before 5pm AEDT on Wednesday, 17 January 2024.

As per listing rule requirements, all resolutions will be decided by way of a Poll. The Poll will be conducted based on votes submitted by proxy prior to the Proxy Deadline and by shareholders who submit their Poll votes in-person on the day of the AGM.

The Board looks forward to welcoming you to the AGM, and again, encourage you where possible to **lodge your proxy votes beforehand by 10am AEDT on 22 January 2024.**

Yours faithfully



David Halliday

Non-Executive Chairman
